

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Edwin L Cardona, Jr.
 Debtor

Case No. 19-17584-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Mar 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2020.

db #+Edwin L Cardona, Jr., 1378 Beech Drop Court, Morrisville, PA 19067-6414
 14434763 Acs/bank Of America, C/o Acs, Utica, NY 13501
 14434764 +AmeriHome Mortgage, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
 14434770 +Bread, 156 Fifth Avenue, New York, NY 10010-8222
 14434771 +Catherine Cullen, 1378 Beech Drop Court, Morrisville, PA 19067-6414
 14434773 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
 14472775 +Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 14434778 +Everglades University, 1900 W Commercial Blvd S, Ft Lauderdale, FL 33309-7104
 14434779 +Inspire Federal Credit, 3 Friends Ln, Newtown, PA 18940-3426
 14434785 +LendingPoint LLC, Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
 14434796 +Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Mar 24 2020 03:37:00 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 24 2020 03:36:42
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 24 2020 03:36:56 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14434765 +EDI: AMEREXPR.COM Mar 24 2020 07:28:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 14434767 E-mail/Text: bankruptcy@bbandt.com Mar 24 2020 03:36:32 Bb&T, In Care of Bankruptcy Dept,
 Po Box 1847, Wilson, NC 27894
 14434766 E-mail/Text: bankruptcy@bbandt.com Mar 24 2020 03:36:33 BB&T, Attn: Bankruptcy,
 Po Box 1847, Wilson, NC 27894
 14434772 +EDI: CITICORP.COM Mar 24 2020 07:28:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034
 14434774 +EDI: COLLINSASSET.COM Mar 24 2020 07:28:00 Collins Asset Group,
 5725 Highway 290 West, Suite 103, Po Box 91059, Austin, TX 78709-1059
 14434775 +EDI: WFNBNB.COM Mar 24 2020 07:28:00 Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14434776 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 24 2020 03:50:59 Credit One Bank,
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 14434777 +EDI: TSYS2.COM Mar 24 2020 07:28:00 Department Store National Bank/Macy's,
 Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 14434782 +EDI: FORD.COM Mar 24 2020 07:28:00 Kia Motors Finance, Attn: Bankruptcy, Po Box 20825,
 Fountain Valley, CA 92728-0825
 14434784 +E-mail/Text: bncnotices@becket-lee.com Mar 24 2020 03:36:31 Kohls/Capital One,
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
 14434786 +EDI: NAVIENTFKASMSERV.COM Mar 24 2020 07:28:00 Navient, Attn: Bankruptcy, Po Box 9640,
 Wilkes-Barre, PA 18773-9640
 14434791 +EDI: NAVIENTFKASMSERV.COM Mar 24 2020 07:28:00 Naviet, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 14434787 +EDI: NAVIENTFKASMSERV.COM Mar 24 2020 07:28:00 Naviet, Attn: Claims Dept, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 14434797 +EDI: RMSC.COM Mar 24 2020 07:28:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14434798 +EDI: RMSC.COM Mar 24 2020 07:28:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14434799 +EDI: RMSC.COM Mar 24 2020 07:28:00 Synchrony Bank/Walmart, Po Box 965024,
 Orlando, FL 32896-5024
 14434800 EDI: TFSR.COM Mar 24 2020 07:28:00 Toyota Financial Services, Attn: Bankruptcy Dept,
 Po Box 8026, Cedar Rapids, IA 52409
 14434801 +EDI: VERIZONCOMB.COM Mar 24 2020 07:28:00 Verizon Wireless, Attn: Verizon Bankruptcy,
 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225
 14434802 +EDI: WFFC.COM Mar 24 2020 07:28:00 Wells Fargo Bank NA, Po Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14434769* ++BB AND T, PO BOX 1847, WILSON NC 27894-1847
 (address filed with court: BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894)
 14434768* ++BB AND T, PO BOX 1847, WILSON NC 27894-1847
 (address filed with court: BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894)
 14434780* +Inspire Federal Credit, 3 Friends Ln, Newtown, PA 18940-3426
 14434781* +Inspire Federal Credit, 3 Friends Ln, Newtown, PA 18940-3426
 14434783* +Kia Motors Finance, Attn: Bankruptcy, Po Box 20825, Fountain Valley, CA 92728-0825
 14434792* +Naviet, Po Box 9635, Wilkes Barre, PA 18773-9635
 14434788* +Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
 14434789* +Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
 14434790* +Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500

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***** BYPASSED RECIPIENTS (continued) *****

14434793*	+Naviet,	Attn: Claims Dept,	Po Box 9500,	Wilkes-Barr, PA 18773-9500
14434794*	+Naviet,	Attn: Claims Dept,	Po Box 9500,	Wilkes-Barr, PA 18773-9500
14434795*	+Naviet,	Attn: Claims Dept,	Po Box 9500,	Wilkes-Barr, PA 18773-9500

TOTALS: 0, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2020 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
MICHAEL J. MCCRYSTAL on behalf of Debtor Edwin L Cardona, Jr. mccrystallaw@gmail.com,
sueparalegal@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Edwin L Cardona Jr.**

Social Security number or ITIN **xxx-xx-5090**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-17584-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edwin L Cardona Jr.

3/23/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.